

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN

IN RE:

GERRY LEE O'NEIL, JR.

Debtor.

CASE NO. 18-03270-jwb

CHAPTER 13

HON. JAMES W. BOYD

Filed: July 29, 2018

Confirmed: December 9, 2018

**AMENDED ORDER GRANTING DEBTOR'S MOTION TO AMEND CHAPTER 13 PLAN**

PRESENT: HON. JAMES W. BOYD, Bankruptcy Judge

This matter having come before the Court on the Debtor's Motion to Approve Fourth Post-Confirmation Plan Amendment, and the Court having entered an Order granting the Motion, and the Debtor and the Trustee having stipulated to amend the said Order and the Court being otherwise fully advised in the premises;

IT IS HEREBY ORDERED that the Debtor's Fourth Post-Confirmation Plan Amendment is GRANTED.

IT IS FURTHER ORDERED that the Plan payment is reduced to \$475.00 per week.

IT IS FURTHER ORDERED that the Debtor shall be entitled to retain the full amount of any bonuses received from employment, but shall remit the full amount of any income tax refunds received, beginning with refunds for the 2021 tax year.

IT IS FURTHER ORDERED that the Plan is extended to the time necessary, not to exceed 84 months from the date the first payment under the original confirmed plan was due, because the Debtor has experienced a material financial hardship due to COVID-19. See the COVID-19 Bankruptcy Relief Extension Act of 2021 and 11 U.S.C. 1329(d).

IT IS FURTHER ORDERED that the Debtor's current plan payment arrearage of \$18,854.38 is forgiven. Debtor shall make all future plan payments as scheduled herein. All secured debt arrearage is preserved.

IT IS FURTHER ORDERED that the requirement to turn over 2020 income tax refunds is excused.

IT IS FURTHER ORDERED that the Trustee shall escrow \$100.00 per month for the next 30 months, to be reserved for payment of all allowed administrative expenses. Applications for administrative expenses not previously allowed or ordered must be filed at least 30 days before the time of the final audit or the 83<sup>rd</sup> month of the plan, whichever comes first, in order to be paid from escrowed funds. Failure to apply for the escrowed funds will result in distribution pursuant to the confirmed plan of the escrowed funds upon plan completion.

END OF ORDER

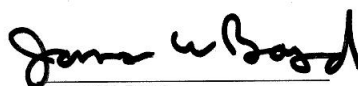
Prepared by:

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**IT IS SO ORDERED.**

Dated March 25, 2022



  
James W. Boyd  
United States Bankruptcy Judge